

What is claimed is:

--1. A method for managing a closing of an account of a user, comprising:

receiving an identifier of the account of the user;

5 retrieving status information associated with the identifier;

determining from the retrieved status information whether the account is coded to close; and

10 automatically providing from the retrieved status information a reason why the account has not been closed if the account is determined to be coded to close.

--2. The method for managing a closing of an account of a user as set forth in claim 1, wherein

15 the step of automatically providing includes automatically providing a voice message explaining why the account has not been closed.

20 --3. The method for managing a closing of an account of a user as set forth in claim 1, wherein

the step of automatically providing includes automatically providing a text message explaining why the account has not been closed.

--4. The method for managing a closing of an account of a user as set forth in claim 1, wherein

the reason the account has not been closed includes at least one of that the account has an outstanding balance and  
5 that a predetermined number of days have not expired from a request to close date to a date of receipt of the identifier.

--5. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

10 determining from the retrieved status information whether a refund is owed to the user on the account; and

determining an amount of the refund if the refund is determined to be owed to the user, wherein

15 the step of automatically providing includes automatically providing a voice message indicating that the refund is owed to the user and the determined amount of the refund.

--6. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

20 determining whether the account is closed from the retrieved status information, wherein

the step of automatically providing includes automatically providing to the user a voice message indicating that the account is closed if the account is determined to be closed.

5       --7. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

determining whether a request to close the account was received within a predetermined time period before receipt of the identifier;

10       determining a date the account will close if it is determined that the request to close the account was received within the predetermined time period before the receipt of the identifier; and

15       automatically providing to the user a voice message indicating the determined date.

--8. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

20       determining whether a request to close the account was received within a predetermined time period before receipt of the identifier;

determining a date a security deposit will be applied to the account if it is determined that the request has been

received within the predetermined time period before the receipt of the identifier; and

automatically providing to the user a voice message indicating the determined date.

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--9. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

determining whether a request to close the account was received within a predetermined time period before receipt of the identifier;

determining a date a refund will arrive by if it is determined that the request has been received within the predetermined time period before the receipt of the identifier; and

automatically providing to the user a voice message indicating the determined date.

--10. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

determining whether a request to close the account was received within a predetermined time period before receipt of the identifier;

determining a date the account will close if it is determined that the request to close the account was not received within the predetermined time period before the receipt of the identifier; and

5            automatically providing to the user a voice message indicating the determined date.

--11. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

10           determining whether a request to close the account was received within a predetermined time period before receipt of the identifier; and

             automatically providing to the user a voice message indicating that a security deposit was applied to the account if  
15           it is determined that the request has not been received within the predetermined time period before the receipt of the identifier.

20           --12. The method for managing a closing of an account of a user as set forth in claim 1, further comprising:

             determining whether a request to close the account was received within a predetermined time period before receipt of the identifier;

determining a date a refund will arrive by if it is  
determined that the request has not been received within the  
predetermined time period before the receipt of the identifier;  
and

5            automatically providing to the user a voice message  
indicating the determined date.

--13. The method for managing a closing of an account of a  
user as set forth in claim 1, wherein  
10           the identifier is a predetermined account number.

--14. The method for managing a closing of an account of a  
user as set forth in claim 1, wherein  
15           the account is a credit card account.

--15. An account management system for managing a closing  
of an account of a user, comprising:

          a memory unit for storing status information of the  
account;

20           a response unit connected to the memory unit and operable  
to receive an identifier of the account; and

          a determination unit connected to the response unit and  
operable to receive the identifier from the response unit and to

retrieve the status information associated with the identifier  
from the memory unit, the determination unit further operable

to determine whether the account is coded to close from the  
retrieved status information, and

5 to automatically provide through the response unit a  
message indicating a reason why the account has not been closed  
if the account is determined to be coded to close.

10 --16. The account management system for managing a closing  
of an account of a user as set forth in claim 15, wherein  
the message is a voice message.

15 --17. The account management system for managing a closing  
of an account of a user as set forth in claim 15, wherein  
the message is a text message.

--18. The account management system for managing a closing  
of an account of a user as set forth in claim 15, wherein  
the account is a credit card account.

20 --19. The account management system for managing a closing  
of an account of a user as set forth in claim 15, wherein  
the identifier is a predetermined account number.

--20. The account management system for managing a closing of an account of a user as set forth in claim 15, wherein

the reason the account has not been closed includes at least one of that the account has an outstanding balance and  
5 that a predetermined number of days have not expired from a request to close date to a date of receipt of the identifier.

--21. A method for informing a user of a status of an account, comprising:

10 receiving from the user an account identifier;

retrieving status information associated with a closing of the account according to the received account identifier;

determining from the retrieved status information whether the account has been closed, and if the account has not been  
15 closed, whether a refund is owed to the user on the account and whether a security deposit will be or was applied to the account;

determining a date the account will close if it was determined that the account is not closed;

20 determining a date the user will receive the refund if it was determined that the refund is owed to the user;



determining a date the security deposit will be applied to the account if it was determined that the security deposit was not applied to the account; and

5 automatically providing to the user from the retrieved status information a voice message indicating at least one of the date the account will close, the date the user will receive the refund and the date the security deposit will be applied to the account.

10 --22. The method for informing a user of a status of an account as set forth in claim 21, wherein the account identifier is a predetermined account number.

15 --23. The method for informing a user of a status of an account as set forth in claim 21, wherein the account is a credit card account.

20 --24. The method for informing a user of a status of an account as set forth in claim 21, wherein the date the account will close is determined by adding a predetermined number of days to a request to close date.

--25. The method for informing a user of a status of an account as set forth in claim 21, wherein

the date the user will receive the refund is a predetermined number of days after a date the account was coded to close and the account had a balance of zero.

--26. The method for informing a user of a status of an account as set forth in claim 21, wherein

the date the security deposit will be applied to the account is determined by adding a predetermined number of days to a request to close date.